

***Health Care Summit Rapid Response #4:
--The President Claims You Can Keep Your Coverage, If You Like It --***

Assertion #4 (12:42 p.m.):

The president claimed earlier (as fact) that under the Democrat plans, people could “choose” their insurance, and those who liked their current coverage could keep it through a “grandfather” provision. But his own [proposal](#) released earlier this week included **new mandates** requiring Americans with “grandfathered” coverage to accept a whole new set of costly benefit mandates in order to keep their current coverage. As noted in “Rapid Response #1” these new mandates will increase health care premiums, meaning even those who get to keep their insurance will find that they are paying more for it—making it harder (and more costly) for Americans to keep their current plan.

From page 3 of the president’s proposal:

Extend Consumer Protections against Health Insurer Practices. *The Senate bill includes a “grandfather” policy that allows people who like their current coverage, to keep it. The President’s Proposal adds certain important consumer protections to these “grandfathered” plans. Within months of legislation being enacted, it requires plans to cover adult dependents up to age 26, prohibits rescissions, mandates that plans have a stronger appeals process, and requires State insurance authorities to conduct annual rate review, backed up by the oversight of the HHS Secretary. When the exchanges begin in 2014, the President’s Proposal adds new protections that prohibit all annual and lifetime limits, ban pre-existing condition exclusions, and prohibit discrimination in favor of highly compensated individuals. Beginning in 2018, the President’s Proposal requires “grandfathered” plans to cover proven preventive services with no cost sharing.*